

Information to identify the case:

Debtor 1	Bernard J Wetzel	Social Security number or ITIN	xxx-xx-9952
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Cheryl A Wetzel	Social Security number or ITIN	xxx-xx-3237
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **16-21390-GLT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Bernard J Wetzel
aka BJ Wetzel

Cheryl A Wetzel

7/9/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Bernard J Wetzel
Cheryl A Wetzel
DebtorsCase No. 16-21390-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: agro
Form ID: 318Page 1 of 2
Total Noticed: 39

Date Rcvd: Jul 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2020.

db/jdb
cr +Bernard J Wetzel, Cheryl A Wetzel, 1750 Sillview Drive, Pittsburgh, PA 15243-1558
+Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive,
Pittsburgh, PA 15212-5860
sp +Ryan James, 1514 Lincoln Way, Suite 301-302, White Oak, PA 15131-1725
14219958 +Cit Fin Serv, 13801 Wireless Way, Oklahoma City, OK 73134-2500
14219967 +Ford Credit, Po Box 5253, Carol Stream, IL 60197-5253
14219970 +Henry Reinstadtler, Bpx 355 East Shaffer Rd., Ellwood City, Pennsylvania 16117
14283576 +LSF8 MASTER PARTICIPATION TRUST, CALIBER HOME LOANS, INC, 13801 WIRELESS WAY,
OKLAHOMA CITY OK 73134-2500
14212402 +LSF8 Masters Participation Trust, Udren Law Offices, 111 Woodcrest Road, Suite 200,
Cherry Hill, NJ 08003-3620
14219973 +LSF8 Masters Participation Trust, Udren Law Offices, 111 Woodcrest Road, Suite 200,
Cherry Hill, New York 08003-3620
14280907 +Peoples Natural Gas Company LLC, c/o Barbara Rodgers, 375 North Shore Drive, Suite 600,
Pittsburgh, PA 15212-5866
14382971 +Rushmore Loan Management Services, P.O.Box 55004, Irvine, CA 92619-5004
14219975 +Scott Twp., Scott Twp. Municipal Building, 301 Lindsay Dr.,
Scott Township, Pennsylvania 15106
14239801 +Township of Scott/Chartiers Valley SD, c/o Goehring Rutter & Boehm,
437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14219977 +Visa Dept Store National Bank, 9111 Duke Blvd, Mason, OH 45040-8999

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRCCRAWFORD.COM Jul 10 2020 07:38:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
P.O. Box 355, Allison Park, PA 15101-0355
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 10 2020 03:55:03 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
14212400 +EDI: WFNNB.COM Jul 10 2020 07:38:00 Avenue, PO Box 182789, Columbus, Ohio 43218-2789
14219955 EDI: BANKAMER.COM Jul 10 2020 07:38:00 Bank Of America, Po Box 982238,
El Paso, TX 79998
14219956 +E-mail/Text: bankruptcy@cavps.com Jul 10 2020 03:55:28 Calvary Portfolio Services,
Po Box 27288, Tempe, AZ 85285-7288
14255579 EDI: BL-BECKET.COM Jul 10 2020 07:38:00 Capital One NA, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
14282198 +EDI: BASSASSOC.COM Jul 10 2020 07:38:00 Cavalry SPV I, LLC, c/o Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
14212657 +E-mail/Text: bankruptcy@cavps.com Jul 10 2020 03:55:28 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14219959 +EDI: SEARS.COM Jul 10 2020 07:38:00 Citibank Sears, Po Box 6189,
Sioux Falls, SD 57117-6189
14219961 +EDI: WFNNB.COM Jul 10 2020 07:38:00 Comenity Bank/Sizes, 8035 Quivira Rd,
Lenexa, KS 66215-2746
14219960 +EDI: WFNNB.COM Jul 10 2020 07:38:00 Comenity Bank/lnbryant, Po Box 182789,
Columbus, OH 43218-2789
14219962 +EDI: WFNNB.COM Jul 10 2020 07:38:00 Comenity Bank/vctrsec, Po Box 182789,
Columbus, OH 43218-2789
14219963 +E-mail/PDF: creditonebknofications@resurgent.com Jul 10 2020 03:58:04 Credit One Bank Na,
Po Box 98875, Las Vegas, NV 89193-8875
14212401 EDI: DISCOVER.COM Jul 10 2020 07:38:00 Discover, PO Box 15316,
Wilmington, Delaware 19850
14219965 EDI: DISCOVER.COM Jul 10 2020 07:38:00 Discover Financial, Po Box 15316,
Wilmington, DE 19850
14227689 EDI: DISCOVER.COM Jul 10 2020 07:38:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
14284983 +E-mail/Text: kborkley@bernsteinlaw.com Jul 10 2020 03:55:42 Duquesne Light Company,
c/o Peter J. Ashcroft,, Bernstein-Borkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
Pittsburgh, PA 15219-1945
14219966 +EDI: WFNNB.COM Jul 10 2020 07:38:00 Fashion Bug, Po Box 182272, Columbus, OH 43218-2272
14219968 +EDI: GMACFS.COM Jul 10 2020 07:38:00 G M A C, Po Box 535160, Pittsburgh, PA 15253-5160
14219969 +EDI: RMSC.COM Jul 10 2020 07:38:00 GRCRB/Empire, C/o Po Box 965036,
Orlando, FL 32896-0001
14219957 EDI: JPMORGANCHASE Jul 10 2020 07:38:00 Chase Card, Po Box 15298, Wilmington, DE 19850
14219971 +E-mail/Text: bncnotices@becket-lee.com Jul 10 2020 03:54:41 Kohls/Capital One,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
14251064 E-mail/PDF: resurgentbknofications@resurgent.com Jul 10 2020 03:58:32
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14219976 +EDI: RMSC.COM Jul 10 2020 07:38:00 Synchrony Bank/ JC Penneys, 4125 Windward Plaza,
Alpharetta, GA 30005-8738
14675007 EDI: AIS.COM Jul 10 2020 07:38:00 Verizon, by American InfoSource LP as agent,
PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 25

District/off: 0315-2

User: agro
Form ID: 318

Page 2 of 2
Total Noticed: 39

Date Rcvd: Jul 09, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Chartiers Valley School District
cr Duquesne Light Company
cr LSF8 Master Participation Trust
cr Township of Scott
cr U.S. Bank National Association, not in its individ
14219974 Mt Lebanon School Efcu
aty* +Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
14219954* +Avenue, PO Box 182789, Columbus, Ohio 43218-2789
14219964* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover, PO Box 15316, Wilmington, Delaware 19850)
14219972* +LSF8 Masters Participation Trust, Udren Law Offices, 111 Woodcrest Road, Suite 200,
Cherry Hill, NJ 08003-3620

TOTALS: 6, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as trustee for Maroon Plains Trust bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor LSF8 Master Participation Trust bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Township of Scott jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Chartiers Valley School District jhunt@grblaw.com, cnoroski@grblaw.com
John C. Brzustowicz on behalf of Debtor Bernard J Wetzel bmmlaw@brzmar.com
John C. Brzustowicz on behalf of Joint Debtor Cheryl A Wetzel bmmlaw@brzmar.com
Joseph A. Dessoye on behalf of Creditor LSF8 Master Participation Trust pawb@fedphe.com
Joseph P. Schalk on behalf of Creditor LSF8 Master Participation Trust jschalk@barley.com, sromig@barley.com
Larry E. Wahlquist on behalf of U.S. Trustee Office of the United States Trustee
larry.e.wahlquist@usdoj.gov
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Rosemary C. Crawford on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 14